IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application for:

Alden J. Blowers Examiner: Paul W. Shumate

Serial No. 10/678,326 Art Unit: 3693

Filed: October 3, 2006 Confirmation No. 2584

For: METHOD FOR PROVIDING

COMPREHENSIVE ACH VENDOR

SERVICES

Mail Stop RCE Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

In response to the final Office Action mailed August 4, 2009 and in connection with the above referenced patent application and in conjunction with the Request for Continued Examination under 37 C.F.R. §1.114, submitted herewith, the Applicants respectfully request reconsideration in view of the following amendments and remarks.

The listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of the paper.